FIII I	n this information to identify your case:				
Debt	Francisco Mendoza, Jr.			eck if this is:	
Debt	or 2			An amended filing A supplement show	ving postpetition chapter 13
(Spo	use, if filing)			expenses as of the	
Unite	ed States Bankruptcy Court for the: EASTERN DISTRICT OF PENNSY	_VANIA		MM / DD / YYYY	
Case	e number 23-13777				
(If kn	own)				
Of	ficial Form 106J				
	chedule J: Your Expenses				12/15
Be a	as complete and accurate as possible. If two married people are rmation. If more space is needed, attach another sheet to this for nown). Answer every question.				or supplying correct
	1: Describe Your Household				
1.	Is this a joint case? ☑ No. Go to line 2.				
	Yes. Does Debtor 2 live in a separate household?				
	NoYes. Debtor 2 must file Official Form 106J-2, Expenses form	or Separate Househo	<i>old</i> of De	btor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state the	Son		12	□ No
	dependents names.	Son			⊠ Yes □ No
				_	Yes
					□ No □ Yes
					No
3.	Do your expenses include				☐ Yes
Part	2: Estimate Your Ongoing Monthly Expenses				
Esti exp	mate your expenses as of your bankruptcy filing date unless yo enses as of a date after the bankruptcy is filed. If this is a supple licable date.				
	ude expenses paid for with non-cash government assistance if y				
	ie of such assistance and have included it on <i>Schedule I: Your Ii</i> icial Form 106l.)	ncome		Your expe	enses
(,				
4.	The rental or home ownership expenses for your residence. Incompayments and any rent for the ground or lot.	lude first mortgage	4.	\$	1,537.63
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	\$	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c.	· -	160.00
5.	4d. Homeowner's association or condominium dues Additional mortgage payments for your residence, such as hom	e equity loans	4d. 5.	\$ \$	0.00
٥.		- equity lourio	J.	Ψ	0.00
6.	Utilities:		0 -	r.	300.00
	6a. Electricity, heat, natural gas6b. Water, sewer, garbage collection		6a. 6b.		300.00 100.00
	6c. Telephone, cell phone, Internet, satellite, and cable services		6c.	·	555.00
	6d. Other. Specify:		6d.	·	0.00

Case 23-13777-pmm Doc 32 Filed 06/20/24 Entered 06/20/24 10:57:20 Desc Main Document Page 2 of 2

Food and housekeeping supplies	Deb	tor 1 Francisco Mendoza, Jr.	Case number (if	known) <u>23-13777</u>
8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. \$ 200.00 10. Personal care products and services 11. \$ 0.00 11. Medical and dental expenses 12. \$ 560.00 12. Transportation, include gas, maintenance, bus or train fare. 12. \$ 560.00 13. \$ 150.00 14. Charitable contributions and religious donations 14. \$ 0.00 15. Charitable contributions and religious donations 16. Charitable contributions and religious donations 17. \$ 0.00 18. Health insurance deducted from your pay or included in lines 4 or 20. 18. Life insurance for the insurance of the in	7.	Food and housekeeping supplies	7 \$	1.200.00
Clothing, laundry, and dry cleaning	8.		o • —	0.00
10. Personal care products and services	9.		· · · —	200.00
11. Medical and dental expenses 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$	10.		· -	005.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 150.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 156. Life insurance 157. \$ 0.00 158. Life insurance 158. \$ 0.00 159. Health insurance specify: 150. \$ 384.00 150. Other insurance specify: 150. \$ 384.00 151. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 151. Taxes Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 151. Taxes Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 151. Installment or lease payments: 172. Car payments for Vehicle 1 173. \$ 0.00 174. Car payments for Vehicle 2 175. \$ 0.00 176. Other. Specify: NFS Car Payment 176. \$ 0.00 177. Other. Specify: 177. Other. Specify: 178. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 108). 179. Other specify: 170. Other specify: 170. Other specify: 171. Other specify: 171. Other specify: 172. Other specify: 173. Other specify: 174. Other specify: 175. Other specify: 175. Other specify: 176. Other specify: 177. Other specify: 178. Other specify: 179. Ot		•	· -	
Do not include car payments. 12. \$ 560.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$ 0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. Life insurance 15b. \$ 0.00 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. \$ 0.00 15c. Vehicle insurance. Specify: 15d. \$ 0.00 15d. \$ 0.00 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. \$ 0.00 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 1 17b. \$ 0.00 17c. Other. Specify: NFS Car Payment 17c. Other. Specify: NFS Car Payment 17d. Other. Specify: NFS Car Payment 17d. Other. Specify: NFS Car Payment 17d. Vour payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Your payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. S 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20a. \$ 0.00 20b. Homeowner's association or condominium dues 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20a. \$ 5,779.63 2a. Calculate your monthly expenses from line 22c above. 2a. Calculate your monthly expenses from line 22c above. 2a. Calculate your monthly net income. 2a. Calculate your monthly net income. 2a. Subtract your monthly expenses from line 22c above. 2a. Subtract your monthly expenses from line 22c above. 2a. Subtract your monthly expenses from your expenses within the year after you flie this form? For example, do you expect to finish paying for your arioan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		•	π. Ψ _	0.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 150.00 14. \$ 0.00 15. Insurance. Do not inclutide insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. \$ 0.00 15c. Vehicle insurance 5.5c. \$ 384.00 15d. Other insurance 5.pecify: 15d. Other insurance 5.pecify: 15d. Other insurance 5.pecify: 15d. Other insurance 5.pecify: 15d. S 0.00 15d. Claves, Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15d. S 0.00 17b. Lazer payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other of allimony, maintenance, and support that you did not report as deducted from your pay on line 8, Schedule 1, Your Income (Official Form 106): 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. & 0.00 20c. Property, expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20c. Property, expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 22a. \$ 0.00 20c. Property, homeowner's association or condominium dues 2a. Copy line 22 (monthly expenses from Debtor 2), if any, from Official Form 106J-2 2b. Copy line 22 (monthly expenses from line 22c above. 2a. Subtract your monthly expenses from line 22c above. 2a. Subtract your monthly expenses from line 22c above. 2b. Oyou expect an increase or decrease in your expenses within the year after your lile this form? For example, do you expect to finish paying for your car loan within			12. \$ _	560.00
14. \$ 0.00	13.	Entertainment, clubs, recreation, newspapers, magazines, and books		
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Speelly: 15d. \$ 0.00 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: NFS Car Payment 17c. Other. Specify: NFS Car Payment 17d. Other. Specify: NFS Car Payment 17d. Other. Specify: NFS Car Payment 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106). 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income. 20a. Mortgages on other property 20b. \$ 0.00 20c. Property, Inmeowner's, or renter's insurance 20c. \$ 0.00 20c. Property, Inmeowner's, or renter's insurance 20c. \$ 0.00 20d. Homeowner's association or condominium dues 20c. \$ 0.00 20d. Homeowner's association or condominium dues 20c. \$ 0.00 20d. Homeowner's association or condominium dues 21. +\$ 120.00 21. Other: Specify: NFS Credit Cards 22a. Add lines 24 through 21. 22b. Copy line 22 (monthly expenses from both or your monthly expenses 23a. Copy line 12 (your combined monthly income) from Schedule 1. 23a. Subtract your monthly expenses from your monthly expenses 23b. Copy your monthly expenses from your monthly income. The result is your monthly expenses in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year after your mortgage payment to increase or dec	14.	Charitable contributions and religious donations	14. \$	0.00
15a. Life insurance 15b. Health insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15c. \$ 384.00 15d. Other insurance. Specify: 15d. \$ 0.00 15d. Other insurance. Specify: 15d. \$ 0.00 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. \$ 0.00 17b. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. S 0.00 17d. Other. Specify: 17d. S 0.00 17d. Other. Specify: 17d. S 0.00 17d. Other. Specify: 17d. \$ 0.00 17d. Other specify: 17d. S 0.00 17d. Other specify: 17d. \$ 0.00 17d. Other specify: 17d. S 0.00 17d. Other specify: 17d. \$ 0.00 17d. Other specify: 19 20. Other payments you make to support others who do not live with you. Specify: 19 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. Calculate your monthly expenses 22e. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. The result is your monthly net income. The result is your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year of do you expect your mortgage payment to increase or decrease because of a modification to t	15.		_	
15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. S 384.00 15d. Other insurance. Specify: 15d. \$ 0.00 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16c. \$ 0.00 17d. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: NFS Car Payment 17c. \$ 288.00 17d. Other. Specify: NFS Car Payment 17d. Vour payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 166). 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 166). 19. Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1. Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate laxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. *\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 24 brough 21 22b. Copy line 12 (monthly expenses from Bothedule 1. 23c. Copy line 12 (monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. The result is your monthly net income. The result is your monthly net mcome. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year of you expect your increase or decrease because of a modification to the terms of your mortgage?				
15c. Vehicle insurance 15d. Other insurances Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17a. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: NFS Car Payment 17c. \$ 288.00 17d. Other. Specify: NFS Car Payment 17d. \$ 20.00 17d. Other. Specify: NFS Car Payment 17d. \$ 20.00 17d. Other. Specify: NFS Car Payment 17d. \$ 20.00 17d. Other. Specify: NFS Car Payment 17d. \$ 20.00 17d. Other. Specify: NFS Car Payment 17d. \$ 20.00 17d. Other. Specify: NFS Car Payment 17d. \$ 20.00 17d. Other. Specify: NFS Car Payment 17d. \$ 20.00 17d. Other. Specify: NFS Car Payment 17d. Specify: 19. 20. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106). 19. Other payments you make to support others who do not live with you. 20. Specify: 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. \$ 0.00 20b. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22c. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses from bine 22c above. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Specify: NFS Credit Cards 23b. Copy your monthly expenses from your monthly expenses. 24. Do you expect not finish paying for your car loan within the year of do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?			_	
15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: 17d. S			15b. \$ _	
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			15c. \$ _	-
Specify:			15d. \$ _	0.00
17a. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. S 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: NFS Car Payment 17d. Other. Specify: 15d. Other. Specify: NFS Care Payment 17d. Other. Specify: 17d. Other. Specify: 18d. S 0.00 17d. Other payments you make to support others who do not live with you. Specify: 19d. Other payments you make to support others who do not live with you. Specify: 19d. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20b. S 0.00 20b. Real estate taxes 20c. S 0.00 20c. Property, homeowner's, or renter's insurance 20c. S 0.00 20d. Maintenance, repair, and upkeep expenses 20d. S 0.00 20d. Maintenance, repair, and upkeep expenses 20d. S 0.00 21d. Other: Specify: NFS Credit Cards 21. +\$ 120.00 21d. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22e. Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 22e. Add lines 4 through 21. \$ 5,779.63 23b. Copy line 22 (normhly expenses from bline 22c above. 23b\$ 5,779.63 23b. Copy your monthly expenses from line 22c above. 23b\$ 5,779.63 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. The result is your monthly net income. The result is your monthly expenses or decrease in your expenses within the year of do you expect your mortgage payment to increase or decrease because of a modification to the terms of your expenses? 24. Do you expect an increase or decrease in your expenses within the year of do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	16.		40.0	2.22
17a. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: NFS Car Payment 17c. \$ 288.00 17d. Other. Specify: 17d. \$ 0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 106I). 18. \$ 0.00 19. Other payments you make to support others who do not live with you. \$ 0.00 Specify: 19. 20. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 21. +\$ 120.00 23a. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 \$ 5,779.63 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from jour monthly expenses from your monthly net income. 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you fills this form?	4-	· · ·	16. \$ _	0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: NFS Car Payment 17d. S 288.00 17d. S 0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. S 0.00 19. Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. S 0.00 20b. Real estate taxes 20b. S 0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. S 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23b\$ 5,779.63 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year of do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No. Property	17.		47- A	0.00
17c. Other. Specify: NFS Car Payment 17d. S 288.00 17d. Other. Specify: 17d. S 0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. \$ 0.00 19. Other payments you make to support others who do not live with you. \$ 0.00 Specify: 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20c. Calculate your monthly expenses 22a. Add lines 4 through 21. \$ 5,779.63 22c. Add lines 4 through 21. \$ 5,779.63 23c. Calculate your monthly expenses for Debtor 2), if any, from Official Form 106J-2 \$ 5,779.63 23d. Calculate your monthly expenses from line 22c above. 23b. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23b. \$ 5,779.63 24. Do you expect an increase or decrease in your expenses within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? S ho.		• •	_	
17d. Other. Specify: 17o. \$ 0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. \$ 0.00 19. Other payments you make to support others who do not live with you. \$ 0.00 Specify: 19. 19. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 210. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 \$ 5,779.63 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23b. \$ 5,779.63 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?			· –	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) 23a. Copy your monthly expenses from line 22c above. 23b\$ 5,779.63 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? □ No.		· · ·		
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. NFS Credit Cards 21. +\$ 120.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 24 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23c. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Subtract your monthly expenses from line 22c above. 23b\$ 5,779.63 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	40			0.00
Specify: 19.		deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ _	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	19.	Other payments you make to support others who do not live with you.	\$_	0.00
20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect an increase or decrease in your expenses within the year of do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.				
20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	20.			
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.			· -	_
20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Spy our monthly expenses from line 22c above. 23b. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23d. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$ 5,779.63 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.				
20e. Homeowner's association or condominium dues 21. Other: Specify: NFS Credit Cards 21. +\$ 120.00 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23a. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect an increase or decrease in your expenses within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		• •	· —	
21. Other: Specify: NFS Credit Cards 22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.			· -	-
22. Calculate your monthly expenses 22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.			· -	
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23c. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	21.	Other: Specify: NFS Credit Cards	21. +\$_	120.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses. 23c. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	22.	Calculate your monthly expenses		
22c. Add line 22a and 22b. The result is your monthly expenses. \$\frac{5,779.63}{5,779.63}\$ 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$\frac{6,463.93}{5,779.63}\$ 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$\frac{684.30}{5,779.63}\$ 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		22a. Add lines 4 through 21.	\$	5,779.63
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23b\$ 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. \$ 23c.		22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22c above. 23b\$ 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. \$ 23c.		22c. Add line 22a and 22b. The result is your monthly expenses.	s	5 779 63
23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 6,463.93 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		, , ,		5,776.00
23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . 23c. \$\\$ 684.30\$ 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	23.	•		6 400 00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> . 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		, ,	_	
The result is your monthly net income. 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		23b. Copy your monthly expenses from line 22c above.	23b\$ _	5,779.63
The result is your monthly net income. 23c. \$ 684.30 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		OO - Cultimate value manufally and are a financial way to be in a constant		
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.			230 8	684 30
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		The result is your monthly her mounte.	200. φ	004.30
∐ Yes. Explain here:	24.	For example, do you expect to finish paying for your car loan within the year or do you expect you modification to the terms of your mortgage? No.		
		Yes. Explain here:		